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| User Institution Name: | Anonymous | |
| Software's Name: | LOAN PERFORMER | |
| Software Provider's Name: | Crystal Clear Software | |
| INSTITUTION PROFILE | | |
| General information | Choice lists | Free answers / Descriptions / Comments |
| # Name | | Anonymous |
| Country | Sierra Leone | |
| Region | Sub Saharan Africa | |
| Language most spoken in operating region | | English |
| Size of the institution | MEDIUM LARGE(25,000 - 50,000 clients) | 28,000 |
| Branches network and type of environment (Urban / Rural) | | |
| Total number of branches | | 3 |
| Nb of branches in urban area | | 2 |
| Number of urban computerized locations | | 2 |
| Nb of branches in rural area | | 1 |
| Number of rural computerized locations | | 1 |
| Staff overview | | |
| Total Number of staff | | 62 |
| Cashiers | | 10 |
| Loan Officers | | 24 |
| Branch Managers | | 3 |
| Other Branch staff | | 22 |
| Head Office staff | | 3 |
| Others | | |
| Total Number of staff in the IT department? | | 8 |
| How many IT staff is involved in the day to day management of the microfinance software? | | 8 |
| Full time equivalent ? | | |
| % of IT department | | |
| Main products | | |
| Loans | | |
| Individual clients | YES | |
| Solidarity groups with individual loans | YES | |
| Solidarity groups with group loans | YES | |
| Village banks with individual loans | NO | |
| Village banks with group loans | NO | |
| Village banking | NO | |
| Others | NO | |
| Deposits | | |
| Saving account | NO | |
| Current account | NO | |
| Overdraft account | NO | |
| Term deposit | NO | |
| Planned saving | NO | |
| Group saving | NO | |
| Other (user defined) | NO | |
| Other products and services | | |
| Payment cards | NO | |
| Payment services (bills, utility management) | NO | |
| Foreign exchange service | NO | |
| National transfers | NO | |
| International transfers | NO | |
| Western Union / Money Gram / Other | | |
| SWIFT | | |
| Insurance | NO | |
| Other products and services | NO | |

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| OVERVIEW OF YOUR MANAGEMENT INFORMATION SYSTEM (MIS) | | |
| Systems implemented and used by your institution | Choice lists | Free answers / Descriptions / Comments |
| Name of your microfinance or banking software | | LOAN PERFORMER |
| Name of the vendor | | Crystal Clear Software |
| Additional softwares or in-house systems | NO | |
| Accounting | YES, a software | Quick Books |
| If yes, is the system interfaced with your microfinance or banking system ? | NO | |
| Human resources management | None | |
| If yes, is the system interfaced with your microfinance or banking system ? | | |
| Reporting | None | |
| If yes, is the system interfaced with your microfinance or banking system ? | | |
| Others (please specify) | None | |
| Connectivity solutions and consolidation | | |
| Connectivity solutions between Head Office and branches | Mobile | Management travels to Branches as well |
| Reporting consolidation from branch to head-office | YES | |
| Your microfinance or banking software | | LOAN PERFORMER |
| Version (exact release currently used) | | Version : 7.10.11 |
| Have you been through a End of Year process with this release? | YES | |
| Maximum number of accounts handled within your software | | (Possibly) 20,000. Unsure/Where not instructed about capacity during training |
| Since when are you using a microfinance or banking information system? | | 2004 |
| Any change of system since then? | NO | |
| If YES, date | | |
| Names of previous microfinance or banking systems used | | |
| Names of softwares pre-selected before choosing the one you are currently using | | Mind Your Own Business (MYOB) |
| How did you first hear about your current software? | | Research (Internet) |
| In case of problem regarding your system that cannot be solved internally, who helps you? | | Hire an IT professional to solve the problems |
| The vendor company | NO | |
| An IT firm different from vendor | YES | DAMSEL Business Center, Sierra Leone |
| Other | NO | |
| Do you have a maintenance contract with the above mentioned company? | NO | |
| If NOT, how do you contract to obtain support? | | Negotiate and Invoice |
| Have you had any serious bug or other problems since the start of operations with the software? | YES | Software did not accept certain payments. Accounts become mixed up and shut down. |
| Nb of releases implemented | | 5 |
| Total number of users of your system | | 12 |
| Number of Cashiers using the system | | |
| Number of Loan Officers | | |
| Number of Branch Managers | | 2 |
| Number of Other Branch staff | | 8 |
| Number of Head Office staff | | 2 |
| Number of Others staff using the system | | |
| Data synchronization between Head Office and the branches | Centralized on/off line | Use USB |
| Any comments regarding the data synchronization? | YES | Good Process. Prefer to do it on line. |
| Do the loan officers and cashiers use the system: | | |
| In real time in front of the client? | NO | |
| In batch mode? | NO | |
| Both? | NO | |
| Do you currently intend to change system? | NO | To expensive to change systems. |
| If YES, are you already in a selection process? | | |
| If YES, names of microfinance or banking systems envisaged | | |

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| Your IT equipment within your institution | | | |
| Number of servers | | Head Office 1, Branches 2 (3 total) | |
| Numbers of clients work stations | | 3 | |
| What innovative solutions are used by your institution? | | | |
| ATM | NO | | |
| PDA | NO | | |
| Cell phone | YES | | |
| Others | NO | | |
| SATISFACTION REGARDING YOUR MICROFINANCE SYSTEM | | | |
| Rating - Are you satisfied with your microfinance software? | | Rating | Comment |
| Overall rating | | EXCELLENT | |
| Functionality | | GOOD | |
| Ease of use: | | EXCELLENT | |
| Languages | | | English is widespread, no need to use different languages. |
| Navigation | | GOOD | |
| Data capture | | EXCELLENT | |
| On line help or contextual help | | GOOD | |
| Quality of warning messages | | EXCELLENT | |
| Reliability and performances: | | GOOD | |
| Management reporting and data analysis | | GOOD | |
| Implementation, training and support | | GOOD | |
| Rating - Are you satisfied with your software functionalities? | | Rating | Comment |
| Client Information Management | | EXCELLENT | |
| Loan management | | EXCELLENT | |
| Individual clients | | EXCELLENT | |
| Solidarity groups with individual loans | | EXCELLENT | |
| Solidarity groups with group loans | | EXCELLENT | |
| Village banks with individual loans | | NOT APPLICABLE | |
| Village banks with group loans | | NOT APPLICABLE | |
| Village banking | | NOT APPLICABLE | |
| Deposits management | | NOT APPLICABLE | |
| Saving account | | NOT APPLICABLE | |
| Current account | | NOT APPLICABLE | |
| Overdraft account | | NOT APPLICABLE | |
| Term deposit | | NOT APPLICABLE | |
| Planned saving | | NOT APPLICABLE | |
| Group saving | | NOT APPLICABLE | |
| Teller management | | EXCELLENT | |
| Transfer | | EXCELLENT | |
| Operational reporting | | EXCELLENT | |
| Regulatory Authorities reporting (Central bank, ...) | | NOT APPLICABLE | |
| Share management | | NOT APPLICABLE | |
| Accounting | | GOOD | |
| Additional functionalities | | EXCELLENT | Easy to operate |
| Rating - Are you satisfied with your software security features? | | Rating | Comment |
| User profile management | | EXCELLENT | |
| Data storage and backup | | EXCELLENT | |
| Audit | | EXCELLENT | |
| Rating - What is your appreciation of the implementation process? | | Rating | Comment |
| Ease of installation | | GOOD | Have IT professional do installation |
| Ease of configuration | | GOOD | |
| Quality of operational training provided | | GOOD | Received training personnel from manufacturers |
| Quality of technical training provided | | GOOD | |
| Rating - What is your appreciation of the customer support? | | Rating | Comment |
| Promptness | | EXCELLENT | |
| Accuracy of answers | | EXCELLENT | |
| Support language adequacy | | EXCELLENT | Allows to create own symbols |
| Overall satisfaction | | | |
| Did the software help to improve the services offered by your organization? | | YES | Great help in organizing information and generating reports. Saves time. |
| Would you recommend the product to another MFI? | | YES | The system is efficient, and can generate desired reports. |
| Would you recommend the team or company who did the implementation to another MFI? | | YES | Understandable teaching method. Helpful staff. |
| In your opinion, is there any important functionality missing? | | YES | The software is not able to produce savings reports by field agent. |

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| Do you feel any gap between what you bought and what you finally got? | YES | |
| Please include any additional comments you may have here | | Like being able to communicate suggested improvements to manufacturers and then receive improved software yearly. |
| What about the quality of documentation? | | |
| Were you provided with an up-to-date technical documentation? | YES | |
| if YES - Appreciation of the documentation (please rate) | EXCELLENT | |
| Were you provided with a user manual? | NO | Directions provided with in the software. |
| if YES - appreciation of the user manual? (please rate) | | |
| Is there an online help / documentation? | YES | |
| if YES - appreciation of the documentation (please rate) | GOOD | |
| What about the implementation process? | | |
| Was the implementation process well planned and were deadlines respected? | YES | 3 month training period followed through with. |
| During the implementation did you have to perform adaptations or specific developments to the software? | NO | |
| Did you have to change or adapt your organization or procedures to be in line with the software? | YES | Began checking on clients earlier because reports were produced earlier. |
| Did you face any unexpected problem during implementation? | NO | |
| If your institution was not a "green field", how did the data migration go? | | N/A |
| How did your institution proceed to the implementation process? | | |
| Alone (Go to question 4.1) | | |
| With the vendor of the software (Go to question 4.1) | YES | |
| With the vendor and a specialized consulting firm (Go to question 3.9.5) | | |
| With a specialized consulting firm (Go to question 3.9.5) | | |
| # Can you provide the contact details of the consulting firm? | | |

Duration and workload related to your implementation process for the current microfinance software

| STEP | Duration | Unit | Number of staff involved | Number of external experts involved | Profile of people involved / Comments |
|--|----------|--------|--------------------------|-------------------------------------|---------------------------------------|
| Preparation and need assessment | 24 | Months | 4 | | Management |
| Selection of software | N/A | | | | Only Software Available at time |
| From contract signed: Installation and configuration | 3 | Months | 1 | | Director |
| Testing / User Acceptance tests | 6 | Months | 2 | | Director, Portfolio Manager |
| Pilot phase | N/A | | | | |
| | 6 | | 2 | | Director, Branch Manager |
| First branch roll-out | | Months | | | |
| | 48 | | 4 | | Director, Branch Manager, 2 MIS Staff |
| Full roll-out | | Months | | | |
| TOTAL | | | | | |

Cost related to your microfinance software, from need assessment up to full branch roll-out including 1 year of maintenance

| Product / Service | Type of supplier | Detailed Description / Comment | Cost in local currency | Local currency name | Cost in \$ |
|---|---------------------------|--|------------------------|---------------------|------------|
| Need Assessment and Selection - Technical Assistance | Other | Researched on the internet | 450,000 | Leones | 300 |
| Implementation | | | | | |
| Core Software License | Software Provider | Manufacturer came from Uganda | 375,000 | Leones | 250 |
| Additional modules License | | N/A | | | |
| Server License | | N/A | | | |
| Database License | | N/A | | | |
| Software editor fees & expenses | Software Provider | Hotel and Flight fees | | | |
| Customization | | N/A | | | |
| Training | Software Provider | Free training. Just paid for the trainer's travel. | | | |
| Other (expert technical assistance ...) | Implementation Specialist | Brought in technical experts over ten times | 20,000,000 | Leones | 8,000 |
| Hardware and Telco Connection | | | | | |
| Hardware investment (Servers, Printers, Computers ...) | | | Donated | | |
| Network infrastructure & security investment | | By CDs to back up data | 500,000 | Leones | 200 |
| Network communications (charge of a year after full roll-out) | | Interface | 5,000,000 | Leones | 2,000 |
| Other investments (premises adaptation, electricity fitting etc...) | | Electricity Bill | 2,500,000 | Leones | 1,000 |
| Total cost ownership | | | 28,825,000 | | 11,750 |
| Maintenance (yearly cost after full roll-out) | | | 2,000,000 | Leones | 800 |